



ELIGIBLE RURAL AREAS

Business & Industry (B&I) Guaranteed Loan Program

General Guidelines:

B&I guaranteed loans are available to eligible businesses in rural areas. It is not necessary for the business to be headquartered in a rural area, but the project being financed must be located in a rural area.*

The B&I program defines a rural area as any location beyond the urbanized periphery surrounding a city of 50,000 or more – in essence, areas not located in a Metropolitan Statistical Area (MSA). A rural area begins beyond the legal boundaries of the urban area, after undeveloped, open country is encountered.

When a series of contiguous, undifferentiated communities stretch out from a 50,000+ city, all of these communities (even when they are less than 50,000) are considered urbanized and therefore ineligible.

Example: The contiguous, smaller cities in the Medford metropolitan area.

The most recent (2000) decennial census is used to establish population size. Communities that grow larger than 50,000 thereafter will still qualify until the 2010 census results are officially reported.

Example: Corvallis.

☞ You can view exact rural/urban boundaries demarking areas eligible for B&I program participation on USDA’s “Rural Business Loan Eligibility Identifier” web site:

<http://www.ers.usda.gov/data/LoanLookup/> (*Hint:* Use the zip code function for your search.)

* **Special Exception:** B&I loans can be in urban areas when the project purpose is a *cooperatively-owned, value-added agricultural processing facility*, where the agricultural producers are located within 80 miles of the facility and the primary benefit will be rural employment

The following is an overview of qualifying rural areas. To discuss specific locations, or for more information, contact USDA Rural Development, Business & Cooperative Programs at (503) 414-3366.

NORTHWESTERN OREGON

In northwestern Oregon, the Portland & Salem/Keizer metro areas are ineligible. (*Note:* Astoria, Canby, Newberg, McMinnville, Tillamook, Dallas, & Woodburn are eligible.)

All of the following counties are entirely rural and therefore eligible:

Clatsop	Columbia
Tillamook	Yamhill

Clackamas County – Wilsonville, Lake Oswego, West Linn, Milwaukie, Happy Valley, Sunnyside, Clackamas, Oak Grove, Oatfield, Jennings Lodge, Gladstone, Oregon City and their urbanized periphery (including Damascus & Boring) are ineligible. (*Note:* Sandy is eligible.)

Multnomah County – Portland, Gresham, Fairview, Wood Village, Troutdale & their urbanized periphery are ineligible.

Washington County – Forest Grove, Cornelius, Hillsboro, Aloha, Beaverton, Rock Creek, Oak Hills, Cedar Mill, West Haven Sylvan, Cedar Hills, West Slope, Tigard, Tualatin, Sherwood, and their urbanized communities are ineligible. (*Note:* North Plains & Banks are eligible.)

Marion County – Salem & Keizer and their urbanized periphery (including Turner) are ineligible.

SOUTHWESTERN OREGON:

In southwestern Oregon, the Medford/Ashland and Eugene/Springfield metro areas are ineligible. (Note: Albany, Corvallis, Coos Bay, Grants Pass, & Roseburg are eligible.)

All of the following counties are entirely rural and therefore eligible:

Lincoln	Benton	Linn
Coos	Douglas	Lane
Curry	Josephine	Jackson

Jackson County – Medford, Central Point, White City, Jacksonville, Phoenix, Talent, Ashland and their urbanized periphery are ineligible.

Lane County – Eugene & Springfield and their urbanized periphery (including Goshen & Coburg) are ineligible. (Note: Creswell & Veneta are eligible.)

CENTRAL OREGON:

In central Oregon, only Bend and its urbanized periphery are ineligible. (Note: Hood River & The Dalles, Redmond & Madras, and Klamath Falls are eligible.)

All of the following counties are entirely rural and therefore eligible:

Hood River	Wasco
Jefferson	Wheeler
Klamath	Crook
	Lake

Deschutes County – Bend and its urbanized periphery are ineligible. (Note: Redmond & Madras are eligible.)

EASTERN OREGON:

In eastern Oregon, there are *no ineligible areas*. (Note: Pendleton & Hermiston are eligible.)

All of the following counties are entirely rural and therefore eligible:

Sherman	Gilliam	Morrow
Umatilla	Union	Wallowa
Wheeler	Grant	Baker
Harney	Malheur	